

PROTECTING VULNERABLE ADULTS FROM FINANCIAL EXPLOITATION

PRESENTED BY:
HOWARD COUNTY
OFFICE ON AGING AND INDEPENDENCE
AND
THE OFFICE OF CONSUMER PROTECTION

OMBUDSMAN

Scandinavian origin meaning: An advocate in this case it's directed towards older adults and at risk adults living in nursing homes and assisted living facilities.

The Role of the Ombudsman

**Facilitator of
informal
conflict resolution**

*☛ providing advice,
suasion, mediation,
follow-up with actions,
referral, etc.*

**Agent for change
(systemic issues)**

*☛ making recommendations
for change on policies
and procedures*

TYPES OF ELDER ABUSE

What is elder abuse?

Physical abuse can range from slapping or shoving to severe beatings.



Physical



Neglect

Intentionally failing to meet the physical, social, or emotional needs of the older person.

When caretakers give 'the silent treatment' or intimidate the individual by threatening them.



Psychological



Financial

Financial abuse can range from misuse of funds to embezzlement

FINANCIAL ABUSE



Elder financial abuse spans a broad spectrum of conduct, including: Taking money or property. Forging an older person's signature. Getting an older person to sign a deed, will, or power of attorney through deception, coercion, or undue influence.

WARNING SIGNS OR POTENTIAL SIGNS OF FINANCIAL ABUSE

- ▣ Unpaid bills, eviction notices, or notices to discontinue utilities
- ▣ Withdrawals from bank accounts or transfers between accounts that the older person cannot explain



Warning Signs of a Scam

- You get an unsolicited phone call, letter, e-mail or visit from someone claiming to be a government or law enforcement agency, well-known business or charity, or even a family member in trouble.
- You're asked to pay money by wire transfer, pre-paid debit card, paperless check or for personal info.
- Need to act immediately.

Warning Signs of a Scam

- You are told that you will be arrested / deported or that a family member is in trouble.
- You get an offer that sounds too good to be true.
- You are told you have won a prize, but must send money before you get the prize.

Warning Signs of a Scam

- You are sent a check but are asked to wire part of the proceeds back to the writer of the check.
- You get an unsolicited request to “fix” your computer.
- A new “best friend” or love interest needs money, or who all of a sudden seems to be controlling a person’s decisions or choices.

Imposter Scams

- Con artists often assume the identity of others in order to gain your trust.
- The goal: to trick or intimidate you into paying money or providing personal information.
- They attempt to exploit your fears and emotions so you will act before you think.
- Identity thieves can use your personal information to obtain credit, government benefits or commit crimes.

Government Imposter Scams

A caller claims to be from a government agency, such as the IRS, FBI, Social Security, or Medicare, or Police stating, for example:

- You owe money for back taxes and if you don't pay immediately, you'll be arrested or deported.
- The agency is updating records and needs your personal information.
- You have been awarded a substantial government grant but must provide personal information or pay money for processing.

Phishing

- Emails that appear to be from your bank, a reputable business or charity.
- The email asks for personal information, such as your Social Security and bank account numbers.
- You are told information is needed to “verify your account” or to protect you from fraud.
- The email provides a link to a legitimate looking site where you are told to enter the information.

Grandparent Scam

- Scammer calls, posing as your grandchild, hospital worker or law enforcement agent.
- Calls often made late at night to catch people off guard.
- You are told that grandchild has been arrested, mugged, or injured, usually outside of the country.
- You're given info on how to send money immediately.
- May be asked not to call parents or others because your grandchild is embarrassed or "will get in trouble."

Computer Tech Scam

- Caller claims to be from Microsoft or other well known company,
- Have detected that your computer has a problem that will lead to a crash or security breach.
- Caller requests remote access to your computer to fix the problem.
- Once the scammer has access, s/he can download all information stored on the computer, i.e. bank records, tax information.
- Remember: Computer manufacturers are unable to monitor your computer.

Fake Check Scams – Lotteries and Sweepstakes

- A letter informs you that you have won a sweepstakes or lottery. The claim often involves a foreign lottery or sweepstakes you never entered.
- The letter includes a check to cover your “taxes and fees,” which must be paid immediately by wire transfer or money card, before you can get your winnings.
- You later find out that the check is no good, but there’s no way to get back the money you paid.

Ways to Avoid Fraud

- **Check it out:** If you are not sure if the caller is from the organization s/he claims, call the organization to verify using a phone number you found, not the one given to you by the caller.
- Don't give personal information to anyone you don't know.
- Government agencies will not contact you about problems by phone or email.

Ways to Avoid Fraud continued

- **Take your time**
- Remember that **wiring money or sending a prepaid card is like sending cash**. Never wire money to someone you don't personally know. Legitimate businesses don't ask for payment this way.
- **Read your monthly statements**. Check for charges you didn't make, and fees you didn't agree to or don't understand.

Ways to Avoid Fraud continued

- Don't reply to email messages that ask for personal or financial information.
- Don't download attachments or click on links in emails from unknown senders.
- Don't play foreign lotteries, or believe anyone who says you've won one.
- Check your credit report regularly.

Don't Be Afraid To Complain

It's important to report scams or other financial exploitation.

- Anyone can be a victim. Don't let embarrassment or fear keep you from reporting scams and fraud.
- Help stop the con artist before victimizing others.

Don't Be Afraid To Complain

Contact:

- Howard County Police – 410-313-2200
- Howard County Office of Consumer Protection – 410-313-6400
- Howard County Office on Aging (MAP) – 410-313-1234

STEPS TO TAKE AND WHO YOU SHOULD CONTACT IF YOU SUSPECT ABUSE OR NEGLECT

HOWARD COUNTY OFFICE ON AGING
LONG TERM CARE OMBUDSMAN
PROGRAM 410-313-6423



ADULT PROTECTIVE SERVICES (APS)
410-872-8700

For more information on scams or any other
consumer protections issues, contact:

Howard County Office of Consumer
Protection

410-313-6420

consumer@howardcountymd.gov

www.howardcountymd.gov/consumer

THANK YOU AND LET'S ALL...

